

Amendment to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended): A computer implemented method for rating a billing event in a real time accounting system, comprising:
receiving a billing event for an account;
retrieving current usage information for the account; and
rating the billing event upon receiving the billing event [[,]] according to the billing event, the current usage information, and a usage dependent rating scheme.

Claim 2 (currently amended): A method as in claim 1, wherein said usage dependent rating ~~volume discount~~ scheme comprises one or more rate step points and two or more tiers, said billing event having an associated event quantity.

Claim 3 (currently amended): A method as in claim 2, wherein rating comprises:
determining one or more rates applying to the billing event; and
updating the account.

Claim 4 (currently amended): A method as in claim 3, comprising calculating a cost of the billing event.

Claim 5 (original): A method as in claim 2, wherein rating comprises:
determining a current tier responsive to the current accumulated usage information;
determining a current tier reservoir; and
if the event quantity is less than the tier reservoir, adjusting an account balance responsive to the current tier and the event quantity.

Claim 6 (original): A method as in claim 2, wherein rating comprises:

- initializing a remaining event quantity;
- determining a current tier;
- determining a current tier reservoir;
- if the event quantity is not less than the tier reservoir performing:
 - calculating a portion cost for a portion of the event quantity equal to the current tier reservoir;
 - adjusting an account balance by the portion cost;
 - adjusting the remaining event quantity by the current tier reservoir;
 - incrementing the current tier;
 - setting the current tier reservoir to be a distance to a next step point from the incremented current tier;
 - repeating said steps of calculating, adjusting the account balance, adjusting the remaining event quantity, incrementing and setting until the event quantity is less than the tier reservoir, then performing:
 - calculating a final portion cost of the remaining event quantity responsive to the current tier;
 - adjusting the account balance by the final portion cost.

Claim 7 (original): A method for providing continuous volume discounting information in a computer implemented accounting system comprising:

- selecting an account;
- performing a look-forward into a rating scheme responsive to account information comprising current accumulated usage information; and
- sending marketing information to a user associated with the account responsive to performing the look-forward.

Claim 8 (original): A method as in claim 7 further comprising storing a result of the performing.

Claim 9 (original): A method as in claim 1, further comprising updating the account with the billing event.

Claim 10 (currently amended): A method as in claim 1, further comprising calculating ~~providing~~ a cost of the billing event to a source of the billing event.

Claim 11 (original): A method as in claim 10, wherein calculating the cost is performed during the rating.

Claim 12 (original): A method as in claim 10, wherein calculating the cost is performed after the rating is performed.

Claim 13 (original): A method as in claim 10, wherein providing comprises including the cost on a web page.

Claim 14 (original): A method as in claim 10, wherein providing comprises sending a communication to a user associated with the account.

Claim 15 (original): A method as in claim 14, wherein the communication is an email message.

Claim 16 (currently amended): A method as in claim 1, wherein exactly one rate applies to the billing event.

Claim 17 (currently amended): A method as in claim 16, wherein rating the billing event comprises:

determining the exactly one rate responsive to the current accumulated usage information;

calculating a cost of the billing event.

Claim 18 (original): A method as in claim 2, wherein each said two or more tiers has an associated discount function.

Claim 19 (original): A method as in claim 18, wherein each said associated discount function has a constant value.

Claim 20 (original): A method as in claim 19, wherein each said constant value represents a discount rate.

Claim 21 (original): A method as in claim 2, wherein said one or more rate step points are responsive to a number of events during a period.

Claim 22 (original): A method as in claim 21, wherein the number of events is a number of phone calls made, a number of game sessions, or a number of items purchased.

Claim 23 (original): A method as in claim 21, wherein said number of events is a number of content items viewed.

Claim 24 (original): A method as in claim 23, wherein said content items are news articles or stock quotes.

Claim 25 (original): A method as in claim 2, wherein said rate step points are responsive to an amount of usage of a resource associated with the event.

Claim 26 (original): A method as in claim 25, wherein said amount of usage is a duration.

Claim 27 (original): A method as in claim 26, wherein said duration is minutes of a phone call, minutes of connectivity to Internet access, or minutes of connectivity to a gaming service.

Claim 28 (original): A method as in claim 25, wherein said amount of usage is a number of pages of text viewed or a number of items purchased.

Claim 29 (original): A method as in claim 2, wherein said one or more rate step points are responsive to an amount spent.

Claim 30 (original): A method as in claim 2, wherein a cost of the event is determined responsive to a sum of the current accumulated usage information and the event quantity.

Claim 31 (original): A method as in claim 30, wherein a table is used in determining said cost.

Claim 32 (original): A method as in claim 1 wherein the billing event is an inquiry event.

Claim 33 (currently amended): A method as in claim 32, further comprising providing a the cost to a source of the billing event.

Claim 34 (currently amended): A method as in claim 1 further comprising:
performing a look-forward into a rating scheme responsive to the account information comprising current accumulated usage information;
sending marketing information to a source of the billing event responsive to performing the look-forward.

Claim 35 (currently amended): A method as in claim 1, wherein said usage dependent rating volume-discount scheme includes a plurality of rating curves, including selecting one or more of said plurality of rating curves responsive to information about the billing event.

Claim 36 (currently amended): A method as in claim 1, wherein said usage dependent rating ~~volume discount~~ scheme includes a plurality of rating curves, including selecting one or more of said plurality of rating curves responsive to the account information.

Claim 37 (currently amended): A system for rating a billing event in a real time accounting system, comprising:

a processor; and

a computer readable medium coupled to the processor and storing a computer program comprising:

code that receives a billing event for an account;

code that retrieves current usage information for the account; and

code that rates the billing event upon receiving the billing event, according to the billing event, the current usage information, and a usage dependent rating scheme.

Claim 38 (original): The system of claim 37, wherein the computer readable medium is a CD-ROM, floppy disk, tape, flash memory, system memory, hard drive, or data signal embodied in a carrier wave.

Claim 39 (original): A system for providing continuous volume discounting information in a computer implemented accounting system, comprising:

a processor;

a computer readable medium coupled to the processor and storing a computer program comprising:

code that selects an account;

code that performs a look-forward into a rating scheme responsive to account information comprising current accumulated usage information; and

code that sends marketing information to a user associated with the account responsive to performing the look-forward.

Claim 40 (original): The system of claim 39, wherein the computer readable medium is a CD-ROM, floppy disk, tape, flash memory, system memory, hard drive, or data signal embodied in a carrier wave.

Claim 41 (currently amended): A computer program product for rating an event associated with an account in a computer implemented accounting system, said rating performed according to a usage dependent rating ~~volume discount~~ scheme, comprising:

computer code that receives the event at a time of the event;

computer code that retrieves account information comprising current accumulated usage information;

computer code that rates the event at a time of receiving the event, said rating performed responsive to the account information and the usage dependent rating ~~volume discount~~ scheme; and

a computer readable medium that stores the computer codes.

Claim 42 (original): The computer program product of claim 41, wherein the computer readable medium is a CD-ROM, floppy disk, tape, flash memory, system memory, hard drive, or data signal embodied in a carrier wave.

Claim 43 (original): A computer program product for providing continuous volume discounting information in a computer implemented accounting system, comprising:

computer code that selects an account;

computer code that retrieves current accumulated usage information associated with the account.

computer code that performs a look-forward into a rating scheme responsive to account information comprising current accumulated usage information;

computer code that sends marketing information to a user associated with the account responsive to performing the look-forward; and

a computer readable medium that stores the computer codes.

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Claim 44 (original): The computer program product of claim 43, wherein the computer readable medium is a CD-ROM, floppy disk, tape, flash memory, system memory, hard drive, or data signal embodied in a carrier wave.